



General Assembly

Substitute Bill No. 6543

January Session, 2005

* HB06543INS_032405 *

**AN ACT CONCERNING HOMEOWNERS AND TENANTS INSURANCE
UNDERWRITING BASED ON BREED OF DOG.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2005*) (a) Except as provided in
2 subsection (b) of this section, with respect to a policy for personal risk
3 insurance, as defined in section 38a-663 of the general statutes,
4 delivered, issued for delivery, renewed, amended or continued in this
5 state on or after October 1, 2005, no insurer may use the breed of dog
6 owned by the insured as a basis for (1) establishing rates or minimum
7 premiums under the policy, or (2) cancelling, refusing to renew or
8 refusing to issue such policy.

9 (b) An insurer may establish rates or minimum premiums under
10 such policy or cancel, refuse to renew or refuse to issue such policy on
11 the basis of (1) the insurer's evaluation of the risk presented by the
12 specific dog owned by the insured, or (2) claims history with respect to
13 the specific dog owned by the insured. Such claims history shall be
14 limited to claims paid because the dog has bitten or attacked a person
15 or animal during the three-year period immediately preceding the
16 renewal or issue date of the policy.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>October 1, 2005</i>	New section
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INS *Joint Favorable Subst.*